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Challenge

HUD DISASTER RESPONSE



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HUD Challenge

U.S. Department of Housing and Urban Development

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PAGE 20: Under the proposed Flood Disaster Protection Act of 1973, Federal Disaster Assistance would be contingent upon a community's eligibility and the individual's participation in the Federal Insurance Program.

PAGE 23: "Disaster types" are held in special awe by the Department for the dedication and unbelievably long hours they work under hardship conditions whenever and wherever the President declares a major disaster with a housing mission.

NEXT MONTH:

Residential security topics will be discussed by Assistant Secretary for Housing Management, H.R. Crawford; Oscar Newman, author of *Defensible Space*; and several other experts on different aspects of the subject.

COVER: The violent forces of nature that can unleash natural disasters anywhere in the country at any time are represented in the cloud-filled sky and dark horizon.

looking ahead

HUD Budget Looks Ahead

"The (HUD) budget... proposes appropriations totaling almost \$2.7 billion. Of this total, 77 percent—or \$2.1 billion—is for housing payments under the assisted housing programs... this amount will continue to grow... (in) future years, perhaps up to \$2.8 billion a year, which represents the total amount of contracts for annual payments the Department will have entered into by June 30, 1974. The budget proposal takes into account of course, the suspension or termination of a number of current HUD programs... There were several factors involved in these actions: the suspension of the housing subsidy programs was necessary to avoid committing the Government to many additional billions of future dollars while we study alternative ways to better meet housing needs without the inequities, inefficiency and waste which has characterized these programs in the past; the termination of the Community Development categorical programs was action taken in anticipation of The Better Communities Act; and of course, another important factor is the President's effort to keep the total budgets within limits deemed necessary to hold down inflation and avoid tax increases."

From testimony by HUD Secretary James T. Lynn before the Senate Committee on Appropriations.

Land Use

A need for "more selective" and "more intelligent" use of land was emphasized by leading residential architects in a nationwide survey of opinion on homebuilding practices. Conducted by McGraw-Hill Research, the survey reported that seven out of 10 of the 105 architects interviewed in 20 major construction markets, rated the PUD (planned unit development) a good or excellent solution to current housing problems.

Private Rehabilitation

Twenty-six savings and loan institutions in Oakland, Calif., are sponsoring the Oakland Neighborhood Housing Service to revitalize a 54-square block area in East Oakland. Modeled after a successful venture in Pittsburgh, Pa., the Oakland group plans to make \$10 million available for rehabilitation loans over a five-year period. The loans will be scaled from zero to market interest rate, based on the financial ability of the homeowner. The program is expected to create many new jobs. HUD's San Francisco Area Office's Rehabilitation Loan Specialist is a member of the Advisory Committee.

Clean Power Sources for Cities and Houses

The earth's heat as a source of power was discussed by experts from 10 countries at a recent international conference sponsored by the United Nations' Resources and Transport Division. The division director, Joseph Barnea, expressed the opinion that "in 50 years, geothermal activity will be recognized as an energy resource of even greater significance than petroleum." A study sponsored by the National Science Foundation and the University of Alaska reported that vigorous research and development could result in producing more power from geothermal sources than the total electricity-generating capacity of the United States today. The geyser field of northern California, according to the report, already is producing enough power for half of San Francisco's present-day needs. Efforts also continue to harness the sun's heat as another source of "clean" energy. A new experiment to be launched near Martinsburg, W. Va., is the Wilson Solar Energy House whose slanted glass and metal roof will collect the heat of the sun and store it for heating and cooling. The garage roof cover of voltaic silicone panels will directly convert the sun's rays into electricity. And former Secretary of the Interior Stewart L. Udall, writing on "Solving the Energy Crisis," urges for solar energy research and development the kind of support given to the space program in the 1960's. With solar energy "free, clean, and virtually limitless," he says, it would "deplete nothing and pollute nothing." Mr. Udall suggests that geothermal sources could make a contribution to energy needs in some areas of the country; that "the tides are another form of free energy;" and "even wind can be an important supplementary power source for farms and houses." While research and development efforts proceed, Mr. Udall suggests "a wide ranging energy-conservation program."

Open Space

The Pennsylvania Commonwealth Court has upheld the constitutionality of a State statute that permits counties to enter into agreements with landowners for preservation of open space land. By turning over land for a five-to-10-year period of open space use, the landowner receives a lowered assessment for tax purposes.

Fair Housing Good Business

"A vast change" in the whole climate involving blacks and integrated housing is due in part to banking and real estate industries which are realizing that fair housing is good business, according to Paul Epstein, executive director of Chicago's Home Investment Funds, which counsels and lends money to blacks seeking integrated housing.

DISASTER ASSISTANCE MANAGEMENT: CONTINUITY & CHANGE

By Thomas P. Dunne
Federal Disaster
Assistance Administrator

Through the first six months of 1973, 32 major disasters occurred in 24 States. Natural disasters qualify for Federal assistance on the basis of a Presidential declaration. With another five months left in the year, and in the middle of the hurricane season, 1973 may well surpass even last year's record 48 major disasters.



This meant another busy year for the Disaster Programs Office in the President's Office of Emergency Preparedness (OEP)—that is, until July 1. On that date, that office ceased to exist, abolished by Reorganization Plan No. 1 of 1973. Its disaster functions—administering the President's Disaster Fund, coordinating and directing other Federal assistance in major disasters, better preparation to meet disasters and ease their consequences—continue much as before, however. The major difference: all this is now a responsibility of HUD.

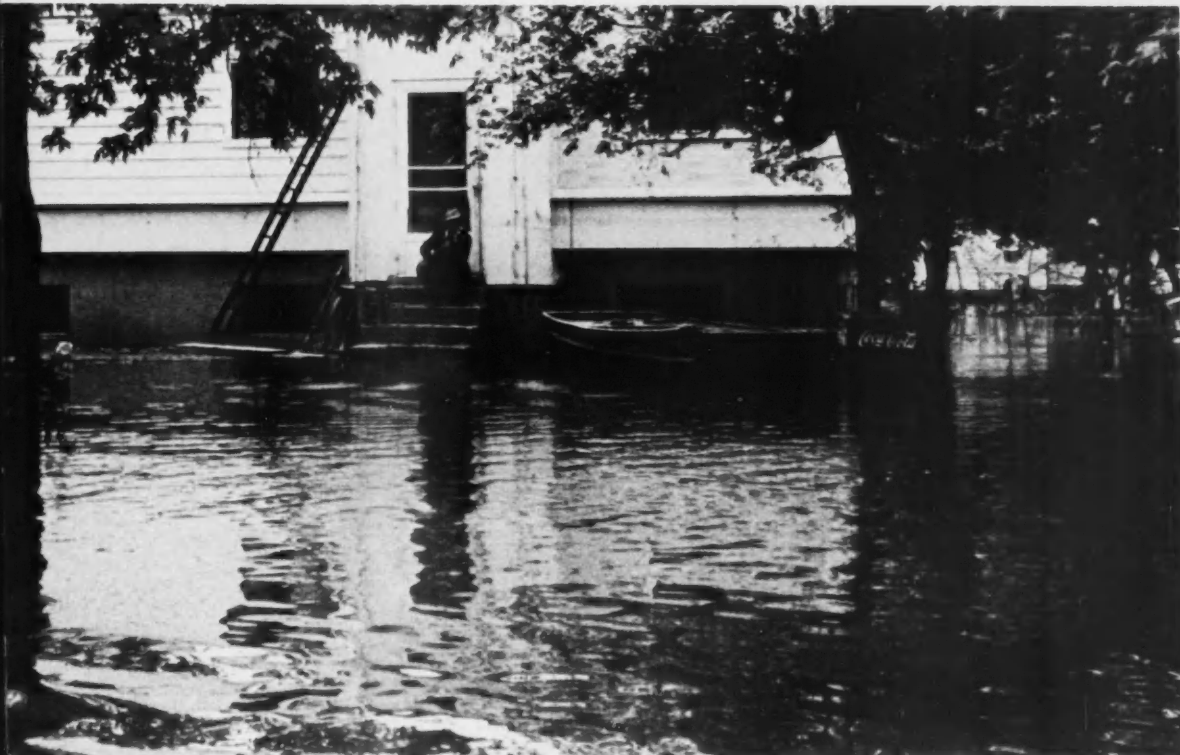
OEP managed the disaster program on behalf of the President, to whom that responsibility had been assigned by law. The Reorganization Plan returned that responsibility to the President, who then assigned it by Executive Order to the Secretary of HUD. As before, the President retained the authority to declare that a State has suffered a "major disaster." That action triggers a host of Federal assistance activities, especially the funding of relief and recovery.

Upon transfer of all other Presidential authority for disaster assistance, HUD Secretary James T. Lynn in turn

delegated it to the Administrator of Federal Disaster Assistance. Again, there is one exception to this delegation: the Secretary retains the authority to recommend "major disaster" declarations to the President. (The Administrator may do so if both the Secretary and Under Secretary are absent.)

President and the Secretary. This also includes direction, coordination and management of Federal disaster preparedness activities.

The Deputy Administrator of FDAA is William E. Crockett, who served in that capacity in OEP's Disaster Programs Office. That office's three divisions and their



To carry out these new responsibilities, the Secretary established the Federal Disaster Assistance Administration (FDAA) as a separate agency within the Department. Fortunately, this agency did not have to be literally "created." It came, virtually intact, from OEP's Disaster Programs Office and from much of the OEP field organization.

It is important to note that FDAA does not have all of the Secretary's disaster-related responsibilities; those that have been carried out by other elements of HUD under the Department's own statutory authorities or under mission assignment from OEP continue unchanged. Thus, a particularly important part of my job is to work with those parts of HUD also in the disaster business, and the Department's support staffs as well.

FDAA Organization

FDAA is simply organized, with three divisions and a management arm. The Office of the Administrator provides direction and overall policy coordination for the Federal Disaster Assistance Program as delegated by the

heads also remain the same: the Disaster Preparedness Division, Robert E. Schnabel, Chief; the Individual Assistance Division, Richard E. Sanderson, Chief; and the Public Assistance Division, James L. Lewis, Chief. All of these men and most of their staffs are veterans of the disaster wars.

The Disaster Preparedness Division manages planning grants to the States to improve their capability to cope with disasters. (Federal assistance, by law, is supplementary to State and local efforts.) The Division also analyzes disaster capabilities and programs, develops orientation and training programs, and participates in disaster research efforts.

FDAA disaster assistance program authorities are shared by the other two divisions, which provide on-going coordination, regulations, procedures and other guidance and supervision. The Individual Assistance Division is concerned with such activities as search and rescue, emergency medical care, emergency shelter and food, unemployment assistance and loss compensation. It works closely with governmental agencies and volunteer organi-



Flood and tornado damage represent much of the natural disaster activity for Federal assistance programs. While this was "the year of the flood" in the Mississippi Valley, tornadoes have been occurring in record numbers throughout the country.



zations involved in direct assistance to disaster victims. Its counterpart on the public-property side, the Public Assistance Division, is concerned with restoration of public facilities, relief of disaster effects on the public as a whole, fire suppression assistance and community services in disasters.

FDAA Functions

Functions of FDAA's Office of the Assistant Administrator for Management include reports and evaluation, program and administrative support, financial management and audit, with a staff unit for each of these areas.

The Reports and Evaluation Staff keeps track of what's happening now in disasters, what has happened, and what can be learned from it all. It gathers, processes, and disseminates data and other needed information through the Disaster Management Information System (DMIS) and the disaster communications center.

The process of a disaster declaration is a major function of the Program Support Staff. But this is more than a paper pushing operation; it is responsible, too, for correspondence, publications, records, supplementary staffing and logistical support for field operations—in short, a miniature GSA and CSC for the disaster program.

One of FDAA's principal duties is administration of the President's Disaster Fund. This function is carried out through the Financial Management Staff, which handles FDAA's budget as well. And the Audit Staff sees that these funds are properly applied and that financial projects are properly completed before all the bills are paid.

Field Staff

Completing the FDAA organization is its field structure of small staffs in each of the 10 Federal Regional cities: Boston, New York, Philadelphia, Atlanta, Chicago, Dallas, Kansas City, Denver, San Francisco, and Seattle—Regions I-X respectively. The Regional Director (RD) for Federal Disaster Assistance is the Federal Coordinating



Officer for operations in a particular "major disaster." HUD's Regional Administrators provide support as needed by the FDAA field staffs, but the RD's report directly to the FDAA Administrator and have full authority to act for the Administrator in disasters in their Regions. They are FDAA's front-line commanders.

OEP's Regional Directorships made the move to FDAA intact, and so have most of the OEP regional staffs. The FDAA Regional Directors who transferred from OEP are: Region I—John F. Sullivan, Jr., II—Thomas R. Casey, IV—Robert E. Conner, VI—Joe Windle, VII—Francis X. Tobin, VIII—Donald G. Eddy, IX—Robert C. Stevens, X—William H. Mayer.

This continuity of staffing at headquarters and in the field not only assures a smooth transition from OEP to FDAA, but maintains the excellent rapport already established with the State Governors and with other Federal officials having disaster assistance responsibilities.

Eventual reorganizations, rearrangements, and reassignments may be inevitable as with any new agency, but the only further change on the immediate horizon is to relocate the FDAA headquarters and regional staffs with the rest of HUD, when space and other consid-



erations permit. For headquarters this move is targeted for mid-September. Meanwhile, FDAA continues to operate at the same address and phone numbers as the old Disaster Programs Office in Washington and the OEP Regional Offices in the field.

Coming Full Circle

To some the change to HUD may be almost imperceptible. With the Reorganization Plan and the subsequent Executive Order, Federal disaster assistance came full circle. It had begun as a full-fledged, multi-agency program in 1950 with enactment of Public Law 81-875. Responsibility for it was then assigned to HUD's predecessor, Housing and Home Finance Agency, for temporary housing was one of the several forms of intergovernmental aid authorized by that Act.

The first two decades under that statute saw little change in the nature of Federal disaster assistance, principally the provision of funds for temporary repair or replacement of damaged or destroyed State and local public facilities. Gradually, however, the program was expanded, with more agencies involved and more aid provided for the individual victims.

One of those agencies was HUD, brought back into the temporary housing "business" by OEP because of Hurricane *Camille* in 1969. Another article in this issue relates how intensely involved HUD has since become in this activity.

The shift in emphasis toward individual assistance came about largely in response to the catastrophic consequences of the 1964 Alaskan earthquake, Hurricane *Betsy* in 1965, and 1969's Hurricane *Camille*. Legislation after the first two introduced the "forgiveness" feature—cancellation of part of a loan—to the disaster loan programs in

those instances. The Disaster Relief Act of 1969 made it applicable to all major disasters. And Public Law 91-606, the Disaster Relief Act of 1970, increased the cancellable amount, as did (temporarily) Public Law 92-385 after Tropical Storm *Agnes*. When this proved extremely excessive, Congress cut back this feature with Public Law 93-24.

Proposed Legislation

The disaster loan programs are functions of the Small Business Administration and the Farmers Home Administration; FDAA has no direct responsibility over them.

This would change, however, if Congress enacts the Administration-proposed Disaster Preparedness and Assistance Act of 1973, which would replace not only PL 91-606, the present basic statutory authority for Federal disaster assistance, but also the SBA and FHA disaster loan programs.

The President's new legislation proposals, introduced as S. 1840 in the Senate and H.R. 7690 in the House, came after several months of study by OEP and the Office of Management and Budget, with the help of other Federal agencies, including HUD. The study was called for by PL 92-385, in recognition of the need for a thorough examination of disaster assistance. Past disasters were analyzed, dispensers and recipients of disaster assistance were interviewed, authorities and programs were reviewed. The net result was a set of recommendations aimed at improving and consolidating existing programs, legislatively and administratively; decentralizing responsibility for operations to the States, in keeping with the present trend toward revenue sharing; and increasing reliance upon insurance, as a fairer and more economical means of compensation for disaster loss.

The findings and recommendations regarding disaster insurance, discussed in another article, support the amendments introduced this year by the Administration to the National Flood Insurance Program, managed by HUD's Federal Insurance Administration. The others are embodied in the new omnibus disaster bill.

Here are some of the features of that proposed legislation:

- Federal emergency assistance would be available if needed for life-saving, public health, and safety measures for 30 days, without reimbursement and without need for a major disaster declaration.

- Of primary concern to HUD, temporary housing would be federally funded but State administered; Federal technical assistance, for example, would replace actual provision and management of mobile homes.

- Communities could obtain loans to meet extraordinary disaster-related expenses; this would replace the present too restrictive and rarely used program of grants to make up for lost property taxes.

- Loans to "major sources of employment" would be available to communities as well as to industries.

- Debris clearance and restoration of facilities and services would be 75 percent federally funded, rather than 100 percent, but with greater State discretion on what work is done and how; an overall grant, based on estimated eligible work, would replace grants for each project, but insurance against subsequent disasters and observance of hazard mitigation standards would be required.

- Eligibility would be expanded to include public recreational facilities, private schools, and nonprofit emergency, utility, and custodial care facilities (private nonprofit hospitals are already eligible).

- Loans to individuals and businesses would be modified in several ways—no "forgiveness," Treasury-rate interest, insurance required if available, loans either direct or guaranteed—and would be financed by a revolving fund administered by a single agency replacing the present SBA and FHA programs.

- For low-income disaster victims, grants would be made available—federally funded but State-administered; this in effect replaces loan forgiveness with a means of better aiding those who need help the most, including those who might not be able to qualify for a loan.

- Unemployment assistance, legal services and food provision programs would be virtually unchanged.

- Preparedness assistance grants would be expanded by increasing funding from 50 to 100 percent and by covering organization and training as well as planning; other Federal preparedness efforts—technical assistance, research, applied technology, evaluation—would be increased.

The new bill seeks to implement what Congress has long stated—in PL 875 and in PL 91-606—as its intent: that disaster assistance is primarily a State and local responsibility and that the Federal role is to assist the



LEFT—Flood waters in the Mississippi Valley spread out over ten miles wide isolating many farms and homes for weeks.

ABOVE—For both flood and tornado damage, to temporarily house the victims Federal assistance sometimes has to rely on mobile homes and campers placed either on individual lots or hastily constructed mobile home parks.

States and localities in carrying out their responsibilities. Yet it provides grants and other incentives to develop the needed capability at those levels.

Reducing Disaster Costs

Also, the bill is aimed at reducing the cost of disasters through centralizing Federal assistance and decentralizing operations to the States and through the requirement that affected property—public or private—be insured against future disasters, to the extent such insurance is reasonably available. A third moneysaver, potentially the greatest, is the increased emphasis on reducing the effects of disasters—through research into their causes, better warning methods, strengthened capabilities for response, and required adherence to applicable building codes and standards.

With or without these proposed changes in disaster assistance, the 120 or so FDAA staff members will have their helping hands full. The program has earned a good reputation. Now we want to maintain and to improve that well-deserved reputation by the better legislation being sought and by the better management made possible by the reorganization. For HUD, the new responsibilities offer an opportunity to perform more effectively its other disaster-oriented and disaster-applicable functions. For FDAA and for all of HUD, this is another challenge that shall and will be met.

notebook

The American Revolution Bicentennial Commission has launched a national program of "Bicentennial Communities" in an effort to involve, during the next three years, every community and all Americans in the Nation's 200th anniversary commemoration in 1976. Invitations will be sent to the chief executive officer or governing body of 40,000 communities and Indian tribes throughout the Nation advising them of the Bicentennial program and urging them to get involved to qualify for Federal and State funding for their community's Bicentennial projects. The new national program offers all qualifying communities an opportunity to obtain National Bicentennial recognition.

A \$933,272 contract to identify flood-prone areas along 500 miles of rivers and streams in the Susquehanna River Basin was announced jointly by HUD Secretary James T. Lynn and Secretary of the Interior Rogers C.B. Morton. The first study of its kind to be undertaken on such a massive scale, the project is financed by HUD's Federal Insurance Administration, and will be managed by the Susquehanna River Basin Commission, of which Secretary Morton, the Federal member, is chairman. Detailed maps will be prepared for 91 cities and towns bordering the Susquehanna and its tributaries in Pennsylvania, New York and Maryland. The maps will form the basis for supplying technical data preliminary to establishing flood insurance rates and improved land use regulations for these high hazard areas. The project is expected to be completed in 18 months, with priority given to Wilkes-Barre and adjoining towns in Pennsylvania's Wyoming Valley devastated last year by Tropical Storm Agnes.

HUD's Office of Policy Development and Research has awarded a grant to PROD, Inc., (Private Rehabilitation of Downtown) of Santa Cruz, Calif., to document the revitalization of the downtown business district in that city. The grant will provide up to \$53,346 in research funds to develop audio-visual presentations and other information packages which can be used to assist other communities faced with similar problems.

Housing costs nationwide have nearly doubled during the 20 years between 1952 and 1972, according to the Bureau of Labor Statistics. During that period, the Bureau reported, food costs went up 61.2 percent, consumer durables went up 37.5 percent and the entire Consumer Price Index was up 73.5 percent. The cost of homeownership (which includes purchase price, mortgage interest, maintenance and property taxes) was up 91.7 percent, led only by a 145.5 percent in the cost of services.

Harrisburg, Pa., children are reported pleased with a "recycled" playground because it affords them opportunity to create their own playthings. The playthings are made of "junk" such as empty cable spools, logs, concrete pipes, inner tubes, wheel barrows, pulleys and ropes. They please the children because "you can build it yourself—take it apart—put it together again—do it with your own ideas rather than someone else's." Twenty-five such playgrounds have been set up across the State, several near temporary mobile home parks in flood-battered Wilkes-Barre. The recycled playthings are salvaged from material usually junked at building sites.

Environmental quality in the Nation's communities received a \$191,000 assist from HUD in the form of a research contract to improve HUD's own environmental assessment methods. Alan M. Voorhees & Associates, Inc., of McLean, Va., an urban planning and engineering consulting firm, will evaluate the criteria, guidelines and procedures now used by HUD in assessing the environmental impact of its activities, improve them as needed, and consolidate the resultant information. The final product of the study will be used by HUD staff in making environmental assessments required under the National Environmental Policy Act. Information and materials developed under the contract will provide a better understanding of environmental problems and their interrelationships, and enable HUD to better identify and forecast the effects of departmental actions.

By better than a two to one margin the Missouri House has approved a bill establishing the State's first subsidy for public housing. The measure would authorize State payments of up to \$20 to local housing authorities for each housing unit occupied by persons with legally determined incomes—that is, persons dependent on Social Security, Old Age Assistance, Aid to Dependent Children, etc. There are 9,000 families in this category.

President Nixon nominated and the Senate confirmed Alberto F. Trevino, Jr., as General Manager of HUD's New Communities Corporation, which administers the New Communities Program. As General Manager, he will be chief executive officer of the Corporation. Mr. Trevino has been president since August 1970, of Urban Interface Group in Laguna Beach. The company is a research and management organization specializing in urban development and urban planning. He has served as a consultant to the U.S. Cabinet Committee on Opportunity for the Spanish Speaking and also a consultant to HUD in community development and industrialized housing.

DEVELOPMENT OF HUD DISASTER RESPONSIBILITY

By H.R. Crawford,
HUD Assistant Secretary for Housing Management

"Are there more disasters happening recently, or are we just hearing more about them?" This question is asked frequently these days. From HUD's standpoint the answer is "both."

During the last four years the impact of disasters on HUD operations (and HUD's impact on the Federal disaster response scene) has increased phenomenally. In 1969, HUD was asked to respond with temporary housing assistance in one disaster. During the first six months of 1973, 20 "housing mission assignments" were received. In addition, HUD is deeply involved through its regular programs with rebuilding disaster ravaged cities. In a few short, action-filled years HUD's commitment to the Federal disaster relief effort has gone from a predominantly *ad hoc* basis to the development of a full-fledged priority program.

First Involvement

Hurricane *Camille*, which struck the Gulf Coast in August of 1969, was the first major disaster in which the President's Office of Emergency Preparedness (OEP) assigned to HUD the responsibility of providing temporary housing. *Camille's* widespread damage, affecting three separate HUD regions (Atlanta, Ft. Worth, Philadelphia), set into motion a massive HUD-local government enterprise that resulted in the housing of 5,265 families, all but 222 of them in leased mobile homes.

Many thought *Camille* was the exception to the rule, the likes of which would not be seen again for years. They were wrong! One year later Hurricane *Celia* slammed into the Texas coast and left more than 5,000 families in Corpus Christi and surrounding communities homeless. More than 319 employees were called upon once again to drop their regular duties and respond to the immediate crisis. Hurricane *Celia* was a turning point for the Federal Government generally, and certainly for the Department.

New Legislation

Federal disaster legislation, previously primarily concerned with damage to roads and other public facilities, began to emphasize individual assistance especially with



the Disaster Relief Act of 1970. HUD's piece of the action is capsuled in Section 226 (a) and (b) of this Act. Upon mission assignment, HUD can provide temporary housing, rent-free for up to one year, for families who have lost their residences as the result of a major disaster. Costs associated with providing this housing are reimbursed from the President's Emergency Fund.

In most cases the emergency housing, which consists of cots in churches, schools or other buildings, is provided by the Red Cross or other private service organizations. HUD's chore is to bring families together again as a unit in housing they can occupy until their permanent housing plans can be settled upon and accomplished. In all cases, time is of the essence. Not only must housing be replaced, but it must be replaced while families wait in mass shelter or doubled up with friends, family and, in some extreme situations, under trees or in their cars.

A variety of resources are used to provide temporary housing, including existing government owned or assisted housing, private rentals, and mobile and travel homes. On occasion an Emergency Repair Program is authorized to

make habitable, though not completely restore, the disaster victim's own damaged dwelling.

The responsibility for the temporary housing program involves not only an extremely complex initial housing (Phase I) program, but a significant housing management (Phase II) task which may last two years or longer. As of June 1, HUD had 26 housing programs under Phase II management and 13 additional Phase I's that would become management operations by June 30. Placed in the perspective of families to be assisted, HUD has a task equal to providing housing management services for a city with a population of more than 80,000 persons.

The goal of finding permanent housing for all of a disaster area's temporary housing occupants is one that HUD has accomplished 10 times since August 1969. As of June 1 a total of 32,154 families had been helped to find permanent housing by persistent HUD Housing Advisors.

In addition to providing temporary housing, the Disaster Relief Act also authorizes a less frequently used program for owners or renters who are on the verge of losing their homes because of disaster-related financial

History of Assistance

Maryland, Tropical Storm Agnes



Buffalo Creek, West Virginia, Flood

Gulfport, Mississippi, Hurricane Camille



hardship. Eligible families may receive up to one year of assistance with either rent or mortgage payments if their hardship is substantiated.

New HUD Outlook

Two major disasters and the new legislation led to HUD's taking a second look at our capacity to respond to the needs of the disaster victims. We concluded that the Department should no longer wait for the event to occur, but should plan in advance to respond to a natural disaster. Thus in July 1971, the Emergency Preparedness Staff was created and given authority, through the Assistant Secretary of Housing Management, for the continued development and administration of the temporary housing program, combined with responsibility for the Department's defense preparedness and economic stabilization activities. The staff consisted initially of only seven persons, a small number for such a task. The staff's first task was to develop standard procedures and policies that could be applied nationwide and facilitate work with HUD Regional Administrators on regional disaster re-

sponse plans. Since that time the Emergency Preparedness Staff has grown to include 21 regular and 12 temporary employees. Most of these employees have spent some time on the "front lines" and are working to standardize the Department's approach to disasters based upon real experience.

The Year of the Flood

For someone, somewhere, each year is "the year of the flood." But for the country as a whole, 1972 established a record for flooding in terms of lives lost and property damage that no one wants to see broken in the future. Tropical Storm *Agnes*, which has been called "the greatest national disaster in history," was preceded by two devastating floods, smaller in size but much more tragic in their toll of lives lost. Deaths numbered 118, and 237 respectively, in the Buffalo Creek, W.Va., and Rapid City, S.D., floods. *Agnes* herself left over 30,000 families homeless in seven states and necessitated a joint Federal-State-local response estimated at four to five times larger than any natural disaster in the country's history.



Greenville, Mississippi, Tornado



Rapid City, South Dakota, Flood

Corpus Christi, Texas, Hurricane Celia



Even with the challenge of Tropical Storm *Agnes*, HUD was not free to concentrate all of its efforts on the East Coast disaster operations. At the time that *Agnes* struck, HUD was involved in providing temporary housing in four other Phase I operations (Texas, South Dakota, Washington, California), while some disaster team members were still making plans for beginning Phase II in West Virginia. Five additional housing mission assignments were received during the *Agnes* operation, leaving HUD with a total of nine non-*Agnes* Phase I operations to be carried out concurrently.

HUD's housing record was impressive. From July 1 to September 30, 1972, a total of 26,402 *Agnes* disaster families and almost 2000 non-*Agnes* disaster families were housed, a housing goal never before attempted, much less accomplished.

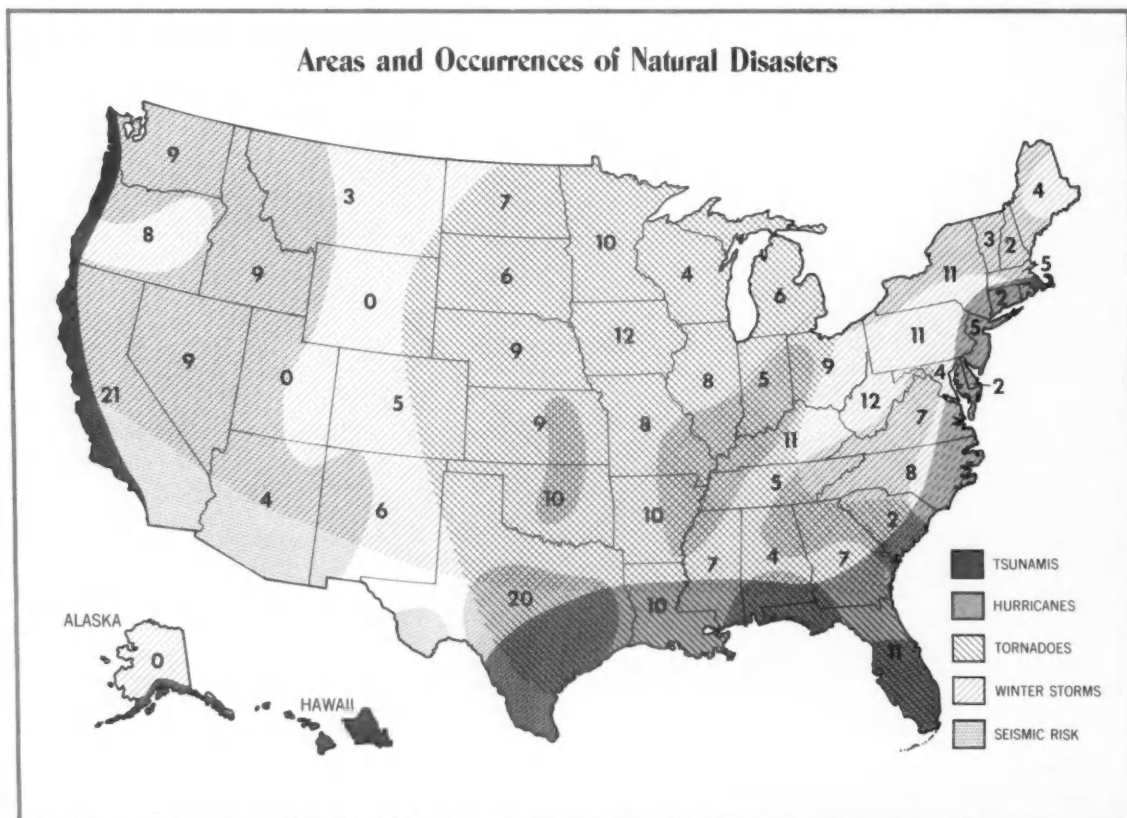
Permanent Recovery Plans

HUD's work has only begun when the temporary housing program is initiated. In addition, each Regional and Area office affected by a disaster must set aside normal activities to respond to the critical need of communities for assistance with permanent recovery plans and activities. In South Dakota, 15 Federal agencies under

the auspices of the Mountain Plains Federal Regional Council have prepared a comprehensive redevelopment plan that is a project-by-project response to the requests for assistance made by local governments in the four-county area affected by the Rapid City Flood. Similar redevelopment plans are underway in West Virginia and throughout the *Agnes* States. In Pennsylvania the workload became so heavy that a special office was created in Scranton with the single purpose of processing disaster project applications for HUD assistance from local communities. In *Agnes*, as in most disasters, the financial assistance provided through HUD's regular programs far exceeds the initial expenditures for temporary assistance.

RESO's Join Team

During 1972, the Department made additional commitments of staff to the disaster response program. A Regional Emergency Services Officer (RESO) was designated in each of the 10 HUD regions. Seven of the 10 positions are full-time, the other three carry out their function in conjunction with other duties. The RESO has become the focal point for all regional disaster and defense planning activities. Since the RESO positions were filled, all 10 of them have had a disaster strike their



territory, seven of these have received temporary housing missions. Nine of ten regions have active, ongoing Phase II programs that the RESO must monitor in addition to identifying and, with assistance from EPS, training the members of his regional disaster teams for an immediate response should a disaster occur.

More Floods... And Winds

The first half of 1973 has proved to be no respite for the Nation's disaster teams. The pause in the frantic pace of crisis which everyone expected to come when the *Agnes* program was brought under control has failed to materialize. Serious flooding along the Great Lakes and down the path of the Mississippi River and other river basins has resulted in 16 new housing mission assignments. These new disasters have given several newly appointed RESO's the opportunity literally to "get their feet wet" since the response to these new disasters has emphasized the utilization of Regional and Area Office disaster team members.

Water was not the only trial to plague the population this spring. Severe storms and tornadoes played havoc with communities in the midwest and south and resulted in an additional four new housing missions for HUD.

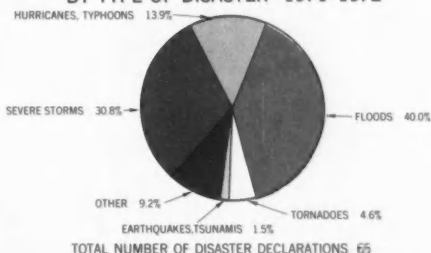
one weekend alone, 160 tornadoes in 11 states were reported. Some unfortunate cities like Jonesboro, Ark., found themselves with both flood and tornado damage. Others, like Athens, Ga., suffered damage from two different tornadoes less than two months apart. For some individuals this meant beginning to repair a home, only to see it demolished before final repairs could be made.

Special Problems - Innovations

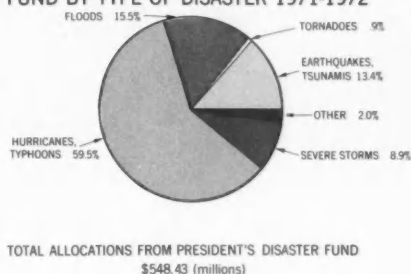
As is generally the case, each new disaster brings its own special problems and innovations. For example, water levels stayed incredibly high in the Mississippi Valley for unprecedented periods. It was not uncommon to see a home (or whole community) that had been roof-top deep in water for 60 days or longer. Entire counties in Mississippi were 90 percent covered by water. Accurate damage assessment under such circumstances is difficult if not impossible and a new category of disaster victim was recognized. Individuals could have no housing damage but also have no way to reach their homes surrounded by literally miles of water in all directions. Depending upon the expected time it would take for waters to recede, such families were considered eligible for emergency or temporary housing and assisted either

HUD Disaster Information

NUMBER OF MAJOR DISASTER DECLARATIONS
BY TYPE OF DISASTER 1971-1972



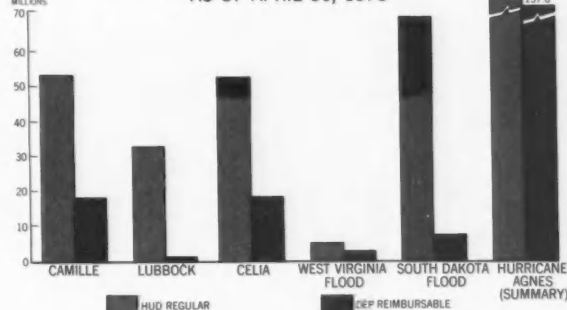
ALLOCATIONS FROM THE PRESIDENT'S DISASTER
FUND BY TYPE OF DISASTER 1971-1972



REGIONAL EMERGENCY SERVICES OFFICERS

| REGION | NAME |
|------------------|----------------------|
| I BOSTON | L. PHILLIP SNYDER |
| II NEW YORK | BENJAMIN M. HUGHES |
| III PHILADELPHIA | JEROME PARKER |
| IV ATLANTA | ROBERT J. INGRAM |
| V CHICAGO | HAROLD E. VERN ORNUM |
| VI FORT WORTH | ALTON S. BIRF, JR. |
| VII KANSAS CITY | FRANCIS P. BEGLEY |
| VIII DENVER | DONALD L. JOHNSON |
| IX SAN FRANCISCO | JOHN J. SULLIVAN |
| X SEATTLE | ROBERT E. BROCKWAY |

HUD REGULAR ASSISTANCE VS. OEP REIMBURSABLE FUNDS
AS OF APRIL 30, 1973



by the Red Cross or the Federal Government.

Another new kind of disaster victim first surfaced in Missouri. Owners of mobile homes who were able to remove their units before flooding reached their site were assisted for the first time. HUD was authorized to assist these families with the cost of towing the mobile home to a safe site and preparing it for occupancy.

Mobile Home Inventory

Response to these new disasters has been highlighted by the reuse of mobile homes and travel homes from HUD's substantial inventory. The bulk of the Department's nearly 19,000 units were purchased during 1972. Although mobile homes are always considered "last resort" housing, the need for them has been great,

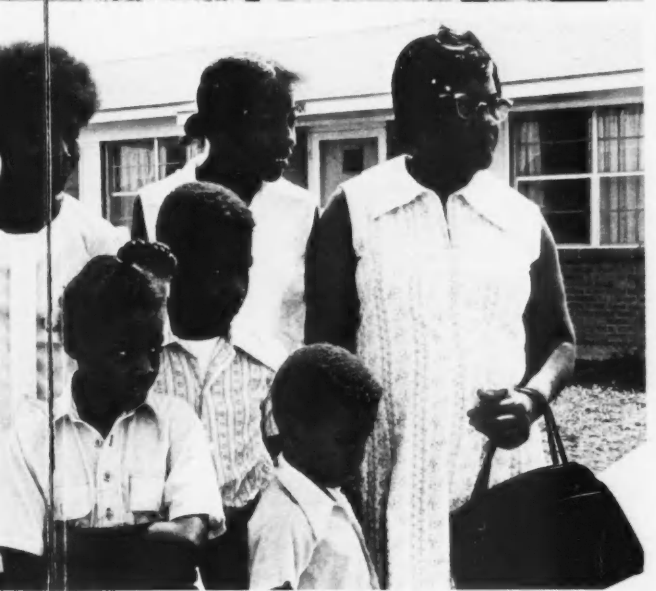
Many Housing Methods

HUD uses many methods to house families in disaster areas. In Louisa, Miss., the family of Hezekiah Jones was flooded out. Mrs. Jones' mother, Mrs. Covington, brought five of the nine children to the HUD funded South Delta Planning and Development Corporation, which provides temporary housing assistance as well as housing and local development functions in the rural area of Belzoni, Miss. Rubye Harris, an Application Coordinator, placed Mrs. Covington and her family in a new public housing community. Mr. Leslie F. Caldwell, a Housing Placement Officer who went over the terms of the agreement with Mrs. Covington, reported that the family is happily settled and really appreciates the help in time of emergency.

Photos and copy by Richard Mowrey



because of the serious damage done to potential resources by the disaster or in the case of many rural areas, because insufficient housing resources existed before the disaster. The "older" disaster areas of last year, primarily New York and Pennsylvania, have embarked on a massive refurbishing job to make mobile homes available to this year's disasters across the country. More than 1,500



mobile homes have been refurbished and used one or more times to aid homeless families. A few sturdy homes used recently in Burnett, Texas had been previously used in Greenville, Miss. (where the Department first purchased mobile homes in 1971); San Diego, Texas; New Braunfels, Texas; and finally in Burnett.

In addition to making the units roadworthy, the Department is researching other transportation alternatives including shipment by rail and even barge. Mobile homes purchased for the disaster program may also be sold to temporary housing occupants who need them for permanent housing or excessed to the General Services Administration.

The Future

The task for the future remains as it has in the past—to provide housing and permanent recovery assistance in the most rapid and effective manner possible. All plans stem from this essential goal. Two major thrusts are expected to make HUD's already impressive response capability grow even stronger in the months to come to allow the Department to respond rather than to react to each crisis situation.

Identification of national and regional cadres. The cadre concept has always been an informal part of HUD's response. With each new disaster the Department has turned first to those employees who have proven valuable in the past. Without this pool of experienced and dedicated individuals the Department would have been unable to accomplish its mission. The cadre approach now will be made formal with each Region having its own trained disaster cadre. In addition, employees from the regional cadres will be nominated for positions on the national cadre which will be available to supplement Regional skills in smaller disasters and will actually begin the temporary housing response when the Department is faced with a disaster situation where a region could not reasonably be expected to respond singularly.

Emphasis on preparedness. Professionalism is the goal and preparedness is the method. The "peace-time" function of the EPS and the RESO's is to get ready for "next time." Getting ready includes training for HUD personnel identified as potential cadre members, meeting and reaching agreements with other Federal agencies and local governments, and developing standard operating procedures and policies to be implemented. We expect that a concrete result of these preparedness activities will be a comprehensive operating plan for each type of natural disaster, and implementation to begin within five days of authorization to HUD to respond.

The awesome responsibility of responding quickly in time of crisis will always remain just that—awesome. Experience has shown, however, that with each new disaster the Department has grown in experience and thereby increased its capability to assume this role. It is quite evident that "next time," whenever that may be, will be no exception.

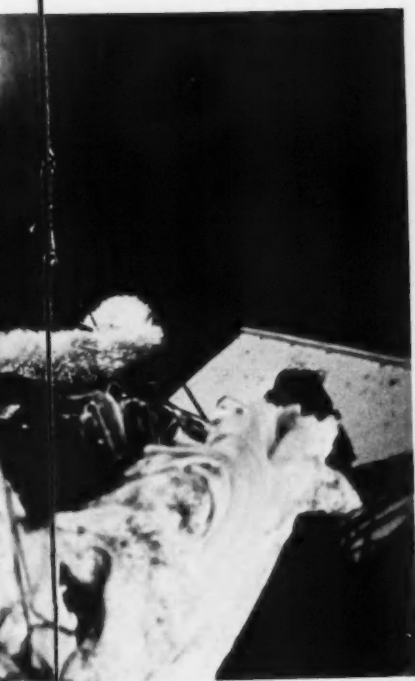
Mississippi and Missouri Rivers Flood

The Leon Koester family was one of over 2,000 families flooded by the Missouri and Mississippi Rivers in April. Mr. Koester had a good job at Carter Carburetor Corporation in St. Louis, and a nice house on the river in West Alton, Mo. On Good Friday before Easter 27 inches of water covered the floor of his house, and the family had to be evacuated.

Going back to see the house brought the horror back to Leon Koester, his wife Linda, seven-year-old Lisa and five-year-old Lynn. As they went from room to room seeking their belongings they found them ruined by the water. Afterwards, rowing back to solid land, they saw their entire community under the flood waters, and realized the magnitude of the disaster.

The Koester family was received by personnel of the Federal Govern-





ment at the Disaster Assistance Center in St. Charles, Mo. The fact that the Koester family needed housing immediately brought HUD into the situation. Michael O'Malley, in charge of housing placement, interviewed the family to determine their needs. River Bluff, a recently completed apartment complex in St. Charles, was selected as their temporary home. Pamela Noble, a Housing Counselor experienced in the Elmira, N.Y., flood, went to the apartment with the Koesters to explain the agreements and to help them get settled.

The Koesters plan to take advantage of the Small Business Administration loan program to repair their property in West Alton. They will probably not need the HUD provided property for very long, even though Linda Koester and her daughters are enjoying their temporary home until they can move back to West Alton. @

Photos and copy by Richard Mowrey





Flood Disaster Protection

BELOW RIGHT—Elevated structures designed to protect against flood waters along coastlines are becoming more popular in the South and Southeastern coastal areas.

BELOW—Frequently flooded areas should be reserved for open space uses such as playgrounds, parks, parking areas and storage to prevent isolation of homes and livestock by flood waters.

Once considered a step-child among government programs, federally subsidized flood insurance has suddenly taken on a Cinderella-at-the-ball image for many communities that at long last have awakened to its attractions.

Realization was slow, especially in the beginning. In January 1970 only four communities were participating in the program, and in those communities only 16 policies were sold. The figures improved gradually over the next couple of years, and by December of 1972 a total of 1,430 communities were enlisted.

As of June of this year the total had grown to more than 2,200, with new communities joining at the rate of 150 a month. And the number of policies sold stood at 230,000, increasing at the rate of more than 12,000 a month. By the end of May total coverage rose to about \$4 billion.

A partial awakening to the need for flood insurance came last year in the form of Tropical Storm *Agnes*, and again this year with record floods in communities along the Mississippi River and in the Great Lakes region. As an indication of recent progress, an estimated 4,500 claims were filed with the Federal Insurance Administration in the first five months of 1973, totaling more than \$15 million,



as against only \$5 million paid to satisfy 1,583 claims in seven states as a result of *Agnes*.

"Starting from scratch, that's a pretty good track record," says Federal Insurance Administrator George K. Bernstein. "But when you consider that only about 25 percent of the nation's flood-prone communities have qualified for the program, that's not good enough."

Sad to say, many of the ineligible communities were in this year's flooded areas. Most of them were aware of the program, according to Mr. Bernstein, but chose to ignore it.

Problems

Complicating the problem of a national flood insurance program is the predilection of many Americans to live on or near water. More than 75 percent of the population lives in states bordering ocean coastlines and the Great Lakes. Half of the population lives within 100 miles of the water. The Woods Hole Oceanographic Institute reports that 200 million people will crowd into this zone by the year 2000.

Land developers recognize, of course, that property adjoining water is valuable property. But to qualify for the program communities must adopt certain basic land use measures

to control or prevent flooding in the future. In some cases this might rule out building expensive homes on expensive waterfront property without elevating them to a safe level. Thus, many communities elected to pass up the program, or delayed entering it until the property was developed, without regard to the flood hazard.

Another related problem is that, as a Nation, we seem to be crisis-oriented. For example, it is now common knowledge that few people buy flood insurance, or any other kind of insurance, until disaster strikes. Most people operate on the theory that "it can't happen here," in the face of historical fact that it has happened before, and the almost certain knowledge that it will happen again.

Nature, aided and abetted by human frailties, currently accounts for about \$1.5 billion in property damages annually. Unless this trend is reversed, it's estimated the damages will soar to \$3.5 billion annually by the year 2000.

Closing the Loophole

The bills introduced in both houses of Congress this year are designed to break that trend. Along with the preventive measures in the current Act, the proposed Flood Disaster Protection Act of 1973 carries some mandatory provisions. Flood-prone communities would be identified and notified of their status within six months after the legislation becomes law. After that, each notified community would have about two years, or until June 30, 1975, to enter the program.

After July 1, 1975, no Federal financial assistance or federally related assistance, such as a mortgage loan from an FDIC insured bank, would be available to buy or build a project in a community that was not participating in the program. This restriction, however, would apply only to flood-prone areas in the community. Projects outside the flood plain would not be required to obtain flood insurance.

Also, in those communities now in

the program, or which enter it at any time in the future, no Federal financial aid would be available to individuals in the flood prone area unless they purchase flood insurance.

The insurance itself is heavily subsidized, and is sold at about 10 percent of what private insurance companies would charge without a subsidy.

The new legislation would double, triple, and in some cases increase 20-fold the limits of flood insurance now available for both buildings and contents. It would also raise the total program limits from \$4 to \$10 billion, repeal penalty provisions dealing with the nonduplication of benefits, and accelerate flood insurance studies by private as well as public agencies, so that full coverage would be available at the earliest possible date.

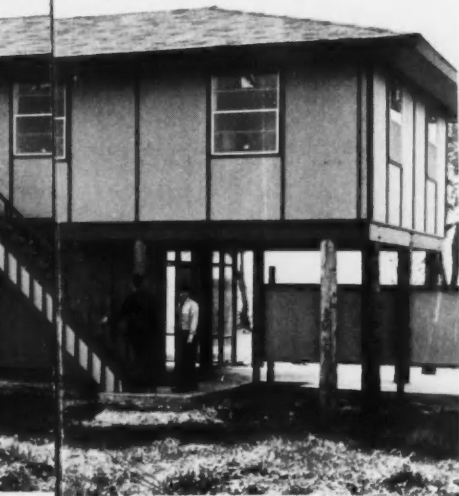
New Legislation

Commenting on the preventive and mandatory aspects of the legislation at Congressional hearings, Administrator Bernstein had this to say:

"It is the combination of effective land use controls and full actuarial rates for new construction that makes the National Flood Insurance Program an insurance program rather than a reckless and unjustifiable giveaway program that could impose an enormous burden on the vast majority of the Nation's taxpayers without giving them anything in return.

"With adequate land use, there is hope of eventually reducing the tax burden, while at the same time providing protection at low cost to those who build where they did without fully knowing or understanding the inevitable and tragic consequences."

The revised flood insurance program is part of the Administration's comprehensive revision of disaster assistance programs. The legislative package includes not only the Flood Disaster Protection Act of 1973, but also the Disaster Preparedness and Assistance Act of 1973, which organizes all Federal disaster efforts under HUD's roof and delegates to the states much of the responsibility of rebuilding homes in disaster areas. ©



"During the urbanization process, many swamps and depressions are drained and storm-sewered into the main channels. As rooftops, streets and parking lots replace croplands, pasture and woods, the rate and volume of rainfall which runs off the land increases. Roadfills and landfills across the natural floodways obstruct flood flows and increase flood water elevation. Uncoordinated channel improvement in several areas has accelerated flood flows."

—Thomas Barlow, flood specialist for
Natural Resources Defense Council

"Dams, levees and flood walls are not the cure-all against flood damage. We also need strong local laws to prevent encroachment on the flood plain of our streams."

—Lt. General Frederick Clarke,
Army Corps of Engineers

"Twenty years of experience has taught me that there are very real limits as to what can be done through engineering to prevent floods. . . ."

—Luna Leopold, flood expert for the
U.S. Geological Survey

"Local governments must show more initiative in seeking solutions to their own problems. It is time that local officials and the general public realize that State and Federal governments will not solve all their flood problems for them. They may be able to help with some of the existing problems; however, it is generally up to local government to control the manner in which future development into flood-prone areas takes place. Flood plains must be viewed as a unique and natural resource and their best use sought."

—James M. Wright, supervisor of flood plain
management, Minnesota Department of
Natural Resources

"Our upstream warning system was very weak and it will be reestablished and a brand new one installed. . . (but) . . . you've got to be aware and recognize that many people, even though you've got a (flood) warning system, will ignore it. So what you've got to look at then is your land use along a creek or river which has the potential for flooding."

—Mayor Barnett, Rapid City, S.D.
discussing the flood that devastated
his city

"I'm sure the change to revenue sharing funds will help the city on balance. . . (eventually) I think that this will give us better use of Federal dollars. . . ."

—Mayor John Reading, Oakland, Calif.

" . . . propensity toward bigness appears almost everywhere—in government, in business, in sports, in all aspects of life. Americans have understood growth to be a quantitative process. Growth, we have come to believe, is an increase in scale or size. Bigger is better. But perhaps we are wrong. There is also a qualitative way in which to measure growth. Perhaps bigger buildings or large complexes of buildings are not necessarily the most satisfactory measures of growth. It could be that these megastructures and megacompanies, and the megacivilization which they represent, are not the only signs of progress. . . ."

—Robert E. Koehler
AIA Journal, April 1973

"City Edges is a phrase. . . that refers to those places of conjunction and transition, often awkward, frequently ugly, too commonly misused or underutilized, that can blight or deform a city. They may be the despoiled edges of a river or other waterways, the reluctant meeting of the deteriorating inner city and better residential neighborhoods, the grim wasteland of railroad yards, the commercial strip that leads from city to suburb—all of those forms of urban limbo where the metropolis fails conspicuously to coalesce and function constructively, attractively or humanely. These are the scars of cities. . . ."

—Ada Louise Huxtable, architectural critic,
writing on the National Endowment for the
Arts' grants for study and solution of
"City Edges" problems

"I would bet that within ten years it's going to be very hard for a developer to market a subdivision around here, that there are going to be enough Columbias and Restons around that when people are given that choice of moving into a community or a subdivision, they are going to choose the community to such an extent that the homebuilder is going to say, 'I don't want to invest money in that 150 acres of subdivision. I'd rather go out here and buy lots in this 3,000-acre community that. . . is developing.'"

—James W. Rouse, mortgage banker,
developer of the new town of
Columbia, Md.

A "Disaster Type" Reports: THEY ARE OUR PEOPLE

Editors' Note: It has been observed that "disaster types" live in a "special" world in which one day's activity equals a week's work by real world standards. The following letter provides some insight into the special world of "disaster types" and the bond that develops between them and the victims of the disaster, whom they serve. Although the activities described do not identify one particular disaster, all incidents represent actions and feelings that are true to life of those who are sent to a disaster area to aid its people.

We are three weeks into a "Phase I" as we call it—a good sized Phase I. More than 100 applications for temporary housing were taken each day during the first week and they are still coming in, though the numbers are much smaller now. There just isn't much in the way of existing housing here that we can use for temporary housing. We still have a hundred or so people living at the high school, sleeping on cots provided by Red Cross.

It was a bad one, this flash flood that caught people by surprise in the middle of the night. Forty people were killed outright and hundreds are hurting, either from injuries received or the loss of family members and friends.

Water service was restored to most areas after the first five days. (No more hauling of water from the Red Cross canteen to the motel.) It's an experience suddenly to be without something usually taken for granted, like water. How many times at first did we go to the sink, expecting water to come out? How great that lukewarm bottled water brought in by Red Cross tasted—drinking water only, of course, no showers or baths! Water trucks are still being used in the areas where the worst damage occurred. It will be a while before service is restored there.

Traffic is still terrible—one bridge and several roads will be out of commission for two months. And there are still sightseers, eager for a look at the damage.

We have finally moved into some pretty good office space. The telephones and copying machines have been installed. Temporary employees are being hired and most of the regular employees who have been requested have arrived and are at work. It was rough at first setting up headquarters in a school classroom across the hall from the rooms where many families were staying.

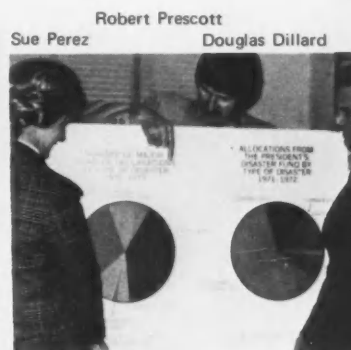
The application processing folks are slightly cross-eyed from trying not to lose those myriad pieces of paper that represent families who need our help. The eligibility inspections have nearly caught up with the number of applications taken. Mobile homes are streaming into town from every direction. The Placement Section has listed as



John Gibson



Dixie Fletcher



Sue Perez

Robert Prescott

Douglas Dillard



Robert Downing talks to Mrs. Caffry Bordelon and son.

"housed" every applicant who had found a place on his own and is now matching up people with resources as they become available. The faces of all of the mobile home and site inspectors are peeling, the result of 14-hour days in the sun after months in the office.

The wear and tear is beginning to show on everybody. It's not that the job is so unusual really; but the



Robert Picarazzi talks to James Gibson.



John Burke



Frank Begley

William McGraw,
Michael O'Malley and
Marilyn Organ



Photos by Leo McDowell and Richard Mowrey

need is so urgent and the time frames so short! It's 11:30 p.m., we're just starting dinner—one of those awful hamburgers from the only place in the town that's open at that hour. We wonder whether or not it really is an improvement over the bologna and cheese sandwiches from the Red Cross line that we ate until this place reopened. We continue to discuss the day's activities.

I talked to a man today who told me how he held on to a telephone pole and felt his six-year-old daughter slip from his grasp and disappear into the raging water. I talked to a contractor who offered me \$50 if I could persuade the contracting officer to give him a break. I talked to an 83-year-old woman who cried because I couldn't promise avocado colored appliances in the kitchen of the mobile home HUD is providing.

I met a new employee on detail from his Area Office. They probably laugh at him at home. He's been there forever—an old FHA type they call him. Here, he has come to life, found a real purpose to his work, and can see the results of his efforts. He's not looking forward to going home.

We need to go to bed, but just once while it is fresh in our minds, we'll answer the questions that arise so often when we get home. We want you to understand what it may not be possible to understand, unless you are here. What is it like? Why do we do it?

It starts at 6 a.m. It's a temptation to stay in bed, to call in and say I can't make it. But, there's the meeting with the mayor's aide first thing, a training session for the new housing advisors. . . and families to be housed. Every day is Monday when you are on a seven day a week schedule.



James Reed, Stephanie Putich, William Austin



John Ivey



Amy Jones

Once the office opens, all lights on the 16 button Call Director telephone are flashing most of the day... and night. The official day is from 7 a.m. to 7 p.m. but the field crews keep working, taking advantage of all daylight hours. The supervisors' staff meeting rarely adjourns before nine, and then there are special problems.

A call from the site engineer: Put a hold on the 40 mobile homes going to the south end park. After last night's rain (the fifth consecutive day) there's no way to get them on to the site through the mud.

A call to Administration: You mean the lease on the building hasn't been signed yet?

A call from OEP: They need how many experienced application takers for mobile teams tomorrow?

A call from Washington: Are you sure you need all of those people down there?

It's 10:00 a.m.: Is the daily report done yet?

A call from OEP: The daily report numbers don't balance.

A call from a mobile home carrier stopped at the State line: The patrolman never heard of a "blanket permit."

An applicant wants to appeal an ineligible determination.

Another call: Can we get a tractor over to Elm Street? A mobile home and the truck are stuck in the mud on a private site.

A call from the application center: An employee has just collapsed, a casualty of the physical and mental strain of dealing with needy, desperate and sometimes rude disaster victims 12 hours a day.

A call from the staging area: The guard just quit. Can we hire another one by tonight?

A call from the City: Damage to natural gas lines was more extensive than originally thought. Better plan on going bottled gas on all park sites.

An hysterical victim threatens to bomb the HUD office unless he is housed immediately.

At staff meeting, the staging chief looks a little nervous when he responds to the Director's query: "How many mobile homes do we have out there?" A discussion follows about the problems of the day. Did the site people lose those 20 applications or did the management staff fail to send them over? On it goes. Then someone asks the question—"How many today?" Sixty-five new placements today is the report (65 people without housing yesterday who are in HUD provided housing tonight.) It all seems to have been worth it.

What motivates people to look forward to going through such agonizing times as these over and over?

Glory, perhaps—but ask the eligibility inspector knee deep in water, snake bite kit in hand, if he feels all that glamorous.

Travel, perhaps—but why do disasters always happen in places that are impossible to get in and out of?

Overtime, perhaps—certainly no one objects to earning money. But at some point nearly every disaster type

would trade his overtime for a few more hours of sleep.

Or is it people—needing and caring for each other?

After hours there's a going away party for two staff members who are leaving in the morning. One is going home, lucky fellow. The other has just been informed of the tornado that struck his home region over the weekend and has been given orders to report there ASAP. They will be missed. People get to know and like each other quickly here. Time is telescoped and more is learned about co-workers here in three weeks than may be learned in a lifetime of sharing an office with someone back home. Someone mentions getting together "next time." A few cheer, but most groan at the thought of going through this again any time soon.

Somewhere along the line the tide turns. The second wind comes, and with it the satisfaction that comes from seeing immediate results of one's efforts. After weeks of hysteria, misunderstanding, confusion and anger, people have regained hope. For us, those numbers on the daily report that never add up have become people with wives, husbands and children like our own. Only a whim of nature has decreed that their homes and not our own be destroyed.

Most of the victims have seen "The Government" for the first time at close range and found it to be made up of people, some ordinary, some extraordinary, all trying to do a job. Sometimes the mayor and his town throw a party. If the relations have been particularly tense everyone settles for a gentle truce.

An applicant housed the day before brings flowers into the office—her only way of expressing her appreciation to "THE HUD." Another, less outgoing victim, merely left a sign in his mobile home when he moved out saying, "Thanks, HUD."

"Disaster types" too sometimes sum up our feelings with a sign. Displayed prominently on the wall above the all important Xerox machine in one Disaster Field Office is a sign that states plainly the way it is:

"Disaster victims are not just unfortunate people, they are OUR people."

A Disaster Type

*Amy Jones, Program Officer,
HUD Emergency Preparedness Staff*

DEDICATED PEOPLE WANTED: Work ten, twelve and eighteen hours a day—or more. Spend many of your working hours under the most adverse physical conditions possible. Make daily decisions—seven days a week—that affect the health and safety of hundreds of homeless families. **PERSONAL QUALITIES NECESSARY:** Must be oblivious to pressure and tension; must remain calm at all times, especially when facing anger; must be understanding, considerate, but firm. **REWARDS POSSIBLE:** Receive the satisfaction of helping provide temporary housing for families who have just experienced the greatest calamity of their lives.

in print

A Walden Two Experiment; The First Five Years of Twin Oaks Community, by Kathleen Kinkade. New York, William Morrow & Co., 1973. 271p. \$7.95

Seven years ago, eight people bought a farm near Louisa, Virginia. All were intrigued by the concepts expressed by B.F. Skinner in his novel, *Walden Two*, a utopian fiction that served as a framework for Skinner's behaviorist theories and how their application could change the way people treated each other, themselves, and their social structure. All had some connection with the utopian community movement which preaches self-sufficiency through group effort. After a conference in 1966, the eight decided to establish a utopian community, Twin Oaks, based on the Skinnerian concepts. Twin Oaks now has over forty members, and Kat Kinkade, the author of this book, has gone to New England to set up a similar community. Does this mean then that Skinnerian principles have prevailed and are a viable alternative to urban society? In the foreword, Skinner answers:

"Is the result a Walden Two? Not yet, says Kat, and she is right. Is it a Walden Two experiment? Certainly it is not much like the experiment described in the book. The life portrayed in *Walden Two* was the goal of Twin Oaks, but it was not approached through the application of scientific principles. Kat and her friends simply muddled through. But the important point is that they got through. And if Twin Oaks is now on its way to something close to Walden Two—and I think it is—it is because certain principles have stood the test."

Skinner and Kinkade point out that the community is the world in miniature. The problems are the same—goals and the resources to reach them. The Twin Oaks world doesn't pretend the principles it lives by and the systems it has used are useful to everyone everywhere. They show, however, that the "good life" need not be authoritarian, capitalistic, sexist, racist, high-pressured or any other epithet hurled against modern urban society. It can, with enough like-minded people, be rural, egalitarian, low-keyed, and pleasant. It is not, however, easy. Kinkade describes enough of the disappointments and frustrations, to daunt all but the most idealistic. For example: How do you run a farm when the people don't know anything about farming? You depend on neighbors and luck. What do you do when a rural utopian farm runs out of money? You take outside jobs and contribute the paychecks to the operations. How do you divide work equally? You adopt a labor-credit system. How do you decide who's in charge in an egalitarian community? You elect planners with no authority to enforce their decisions. On this last, the use of Skinner's positive re-enforcement principle is the key.

Scattered throughout the book is enough hard-headed, practical information to start your own community. In the chapter on building living space, Kinkade tells how the Twin Oaks community tried almost every alternative to board-and-frame construction. Rammed earth, a popular alternative among those who haven't tried it, proved to be too expensive in time and energy. Geodesic domes, another popular and more viable alternative, were constructed. But the first suffered from shaky materials and lack of expertise, while the second leaked and was as expensive as a square frame building covering the same area. There wasn't a third. The community stayed with square wood buildings. They were the least expensive and took the least amount of skill to build.

Kinkade states that the two problems that Twin Oaks recurrently faces are those of (1) expansion versus the quality of life, and (2) "hard line - soft line." The first problem is that of money and resources (i.e. labor) to increase the standard of living of the present members to the exclusion of new members. It translates into a walk-in freezer at \$3000 against the same amount going toward the construction of a new building to house more people. The forces constantly swing back and forth with no decision yet reached on the basic question. The second problem of "hard line - soft line" is that of adhering strictly to principles or allowing exceptions to them. Again, this is a problem that has yet to be resolved at Twin Oaks. Indeed, both problems have yet to be resolved anywhere.

In all, it is a most informative and entertaining book on the alternative life-style we call communal living, but there are two questions the reader might ask after finishing. Are the participants in Twin Oaks actually practicing what Skinner preaches, and is this community actually different from what we now have? To the first, both Skinner and Kinkade state that Twin Oaks is an experiment complicated by lack of means, not will. Therefore, changes in the Skinnerian blueprint have been made and will continue to be made. As usual, theory and principle must yield to necessity when survival is at stake. To the second, whether Twin Oaks is *mutatis mutandis* or looks as though *plus ça change, plus c'est la même chose* is left to the reader. While the reader decides, he will encounter some very lively writing about some very interesting people solving too familiar problems as they explore one attractive alternative to urban living.

—James Tilton

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Record Tornado Season

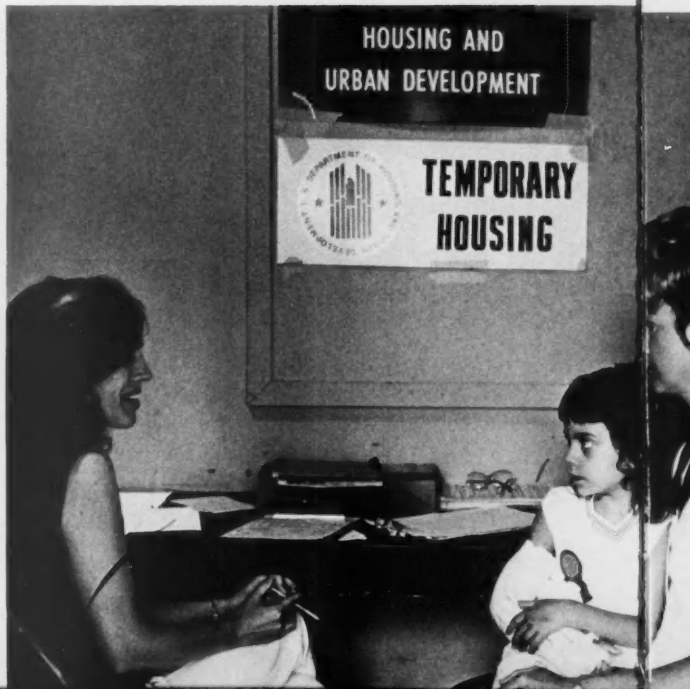
Fifteen seconds and it was all over. A lovely brick home in Birmingham, Ala., was twisted and smashed by a tornado and collapsed on the young family of four.

Reports of storms in the area had alerted them and Tommie Clifton Simpson took the two children to the basement while his wife remained upstairs to take care of some last minute details. There was a mighty roar and the house began to tremble. Mrs. Simpson tried to get to the family in the basement, but the stairs collapsed and most of the house fell in on the basement.

When rescuers reached him, Tommie Clifton Simpson was dead. Protected by their father's body, the children, though injured, were alive. Samantha had a broken arm and leg and six crushed fingers. Thomas had a three inch cut over his left eye.

Bewildered and grieved, Mrs. Simpson came to the Center Point Disaster Station seeking help. Jean Beard, Housing Application Specialist, assured Mrs. Simpson that housing would be found for her family, and, subsequently, Ronald Gunter from the HUD Birmingham Area Office took them to an apartment.

Photo and copy by Richard Mowrey





Soviet Urban Environment Group Visits U.S.



Secretary Lynn and Under Secretary Hyde welcome Soviet delegation to HUD before the start of the first working session. (Counter clockwise: Sec. Lynn, Under Sec. Hyde, Dale Barnes, Dir. Office of International Affairs, Michael Moskow, Ass. Sec. PDR, Anatoliy I. Zaichenko, Anatoliy P. Romas, and Aleksey O. Kudryavtsev (back to camera) and Brian Woodward, Dep. Dir. Office of International Affairs.

A Soviet delegation of five urban specialists, headed by Aleksey O. Kudryavtsev, Director of the Department of Urban Planning of the USSR State Committee for Civil Construction and Architecture, visited the U.S. for two weeks in April to discuss U.S. and Soviet urban environmental problems. It was the first Soviet group to visit the U.S. for this purpose since the U.S.-U.S.S.R. Agreement on Cooperation in the Field of Environmental Protection was signed May 1972 by President Nixon and Chairman Podgorny of the Presidium of the Supreme Soviet.

The visit was in the nature of an orientation tour, and plans were

made during sessions at HUD headquarters for the exchange of information on the subjects discussed, and a further exchange of visits.

The U.S. participants in the meetings were headed by Michael H. Moskow, HUD Assistant Secretary for Policy Development and Research. Mr. Moskow is also the Chairman of the interagency U.S. Working Group on the Enhancement of the Urban Environment; Mr. Kudryavtsev is his counterpart on the U.S.S.R. Group. The interagency Working Group is made up of representatives from HUD, Department of the Interior, Environmental Protection Agency, Department of Transportation and



the Army Corps of Engineers.

After working sessions with their U.S. counterparts in Washington, the delegation toured Atlanta, Ga., and San Francisco, Calif. They also visited the new towns of Columbia, Md., and Reston, Va., and concluded their visit with additional joint sessions in Washington. The agenda and visit were planned and coordinated by the HUD Office of International Affairs, which served as official host on behalf of Secretary Lynn.

The purpose of the visit was to discuss methods for planning and assuring a desirable environment in urban areas. Particular attention was paid to comprehensive planning and

development, historic preservation and urban parks, solid waste management, noise abatement and control, the impact of transportation on the environment, construction and solid waste management technologies in permafrost terrain and the planning and development of new communities.

Favorable Impressions

The visitors' impressions were "most favorable." They liked both Atlanta and San Francisco, and were impressed with Atlanta's approach to its mass transit problems. In San Francisco, they were clearly shocked by the Bay Area Rapid Transit Authority's fare (\$1.00 per trip),

although it was explained to them that the fare did not exceed the cost of parking downtown. They were astonished by the vast number of cars—"cars everywhere, on roofs, underground, and in courtyards."

During their visit to San Francisco, they examined solid waste processing installations, including one using gas released from trash as an energy source. In the U.S.S.R., however, emphasis is placed not only on incinerating, but on preparing and producing compost. Even the tin from cans is salvaged.

Mutual Problems

The problem of noise pollution is an area of interest to both countries. In the U.S.S.R., airports are being moved from proximity to cities, but this is very expensive. For instance, the Soviet SST, which has a speed of 2600 km (1625 mph) per hour, is being tested. This aircraft produces several times the amount of noise generated by other types of aircraft with resultant complaints from people living near airports. In the delegation's opinion, noise should be suppressed at the source by designers of airplanes, automobiles, etc., who must be more aware of noise factors in planning, design and location of buildings.

Both sides agreed that the first meetings had identified valuable opportunities for the exchange of national experience between the U.S. and the U.S.S.R. in the field of community development. Initially, a list of appropriate organizations and experts for the exchange of information and documentation on each country's past efforts and plans to improve the urban environment will be exchanged. A U.S. delegation will visit the U.S.S.R. later this year to observe Soviet urban programs and related technology and to agree on specific areas of cooperation. ☛

NEW HUD OFFICIALS

Three top HUD staff positions have recently been filled as a result of nominations by President Nixon and Secretary Lynn. One of the highest ranking black woman in Federal service is now Dr. Gloria E.A. Toote, HUD Assistant Secretary for Equal Opportunity. Sheldon B. Lubar has been confirmed to be Assistant Secretary for Housing Production and Mortgage Credit and FHA Commissioner. Under the proposed Disaster Assistance Act, a new Federal Disaster Assistance Administration would be created within HUD and administered by Thomas P. Dunne. Robert E. Ruddy holds the newly created position of Deputy Under Secretary for Field Operations.

Dr. Gloria E.A. Toote is the Assistant Secretary for Equal Opportunity. She comes to HUD from ACTION where she served as Assistant Director. A well known lawyer and business woman from New York City, Dr. Toote is one of the highest ranking women in the Administration.

In her new capacity Dr. Toote will be responsible for administering HUD civil rights and equal opportunity programs in housing, employment and business. In addition she will be responsible for assuring that all HUD policies and activities promote equal opportunity for all.

Dr. Toote had a private law practice in her native New York City and was president of Toote Town Publishing Company, and Tru-Glo-Town Record Company. From 1966 to 1970 she was president of Town Sound Recording Studios, Inc.



Dr. Gloria E. A. Toote

Dr. Toote worked with several law firms in New York and is a former member of the editorial staff of the National Affairs Section at *Time* magazine. As a former aide to Governor Nelson Rockefeller, she ran for the State Assembly from New York City.

A scholarship student at the Howard University School of Law, Dr. Toote was the youngest graduate in the history of that school when she earned her J.D. degree in 1954. She received her LL.M. degree from Columbia University Graduate School of Law in 1956, writing her thesis on constitutional law.

While at Howard, Dr. Toote worked with Dr. James M. Nabrit, Sr., president-emeritus of Howard in preparing the brief for the historic 1954 District of Columbia case of *Bollings vs. Sharpe* before the U.S. Supreme Court.

Dr. Toote is active in community and civic affairs in New York and has lectured extensively on civil rights and business law. She has been honored by several organizations, including the National Business League, Alpha Kappa Alpha Sorority, and by the Chamber of Commerce of the United States as one of the outstanding women in Federal positions.



Thomas P. Dunne



Sheldon B. Lubar

Thomas P. Dunne is Administrator of the Federal Disaster Assistance Administration. Mr. Dunne, 36, will be responsible for supervising disaster programs on a national basis. The position is a new one following the transfer of disaster programs to HUD as part of President Nixon's reorganization plan.

For three months prior to his new appointment Mr. Dunne acted as special consultant to HUD for disaster relief program transition. Previous to his HUD assignment he was Deputy Assistant Secretary for Operations of the Economic Development Administration in the Department of Commerce.



Robert E. Ruddy

From November 1969 to March 1972, Mr. Dunne was special assistant to the Secretary for Economic Development at the Department of Commerce. From June of 1969 to November of the same year he acted as special assistant to the Deputy Assistant Secretary for Economic Development.

Prior to joining Government service Mr. Dunne was Midwestern advertising executive for *Nation's Business* magazine from 1965 to 1969. He also served as an advertising representative with several other agencies, as an insurance agent in Chicago and as a plant accountant with United States Steel Corp. of Chicago.

Mr. Dunne attended the University of Illinois and Southeast Junior College in Chicago.

Sheldon B. Lubar is President Nixon's choice to administer all of HUD's programs dealing with housing production or housing finance assistance. These responsibilities fall under the dual title of Assistant Secretary

of Housing Production and Mortgage Credit-FHA Commissioner.

Mr. Lubar, of Milwaukee, Wis., is an experienced mortgage banker at age 44. While awaiting congressional approval of his appointment Mr. Lubar is currently chairman and chief executive officer of Mortgage Associates, Inc., a nationwide mortgage banking company based in Milwaukee. He has been with the publicly owned company since 1966. The company currently services approximately \$950 million of mortgage loans with an annual loan production of more than \$200 million.

From 1960 to 1966, Mr. Lubar was President of Marine Capital Corporation, a \$10 million small business investment company, whose assets were distributed to shareholders in 1966. He was employed in the trust, credit and commercial loan departments of Marine National Exchange Bank of Milwaukee from 1953 to 1961. He was elected vice president of commercial loans in 1958.

Mr. Lubar earned his Bachelor of Business Administration degree in 1951 and a Bachelor of Laws degree in 1956, both from the University of Wisconsin. He serves on the board of directors of the Young Presidents Organization International, as well as several corporations.

Active in civic and educational affairs in Wisconsin, Mr. Lubar is a Trustee of Beloit College and has served as a member of the Policy Committee of the Wisconsin Commission on Education. He was the 1971 President of Milwaukee World

Festival, Inc. (Summerfest), and is a member of the Board of Trustees of the Milwaukee Art Center, among other civic organizations.

Robert E. Ruddy holds the newly created position of Deputy Under Secretary for Field Operations. He is responsible for overseeing the general relationship between Department headquarters and HUD field operations.

Mr. Ruddy comes to HUD from the Department of Commerce where he served as special assistant to the Secretary for Regional Economic Coordination. In that capacity he was the principal advisor to the Secretary in coordinating the activities of the Regional Commissions established pursuant to the Public Works and Economic Development Act. He was also responsible for promoting effective coordination of Federal activities involving regional economic development and served as Executive Secretary of the Federal Advisory Council on Regional Economic Development.

Before reporting to the Department of Commerce in 1971, Mr. Ruddy was Legislative Assistant to former Senator Karl E. Mundt of South Dakota for six years. In 1964 and 1965, he was Assistant Attorney General of the State of South Dakota.

Mr. Ruddy graduated from the State University of South Dakota in 1961 with a B.A. in Political Science. In 1964, he earned his J.D. degree from George Washington University Law School in Washington, D.C., while he worked as a member of the U.S. Capitol Police Force. ☺

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